

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Saunya O'Neil

Debtor(s)

Case No. 15 B 41140

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2015.
- 2) The plan was confirmed on 02/01/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/01/2016.
- 5) The case was Converted on 09/01/2016.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$855.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$855.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$700.38
Court Costs	\$0.00
Trustee Expenses & Compensation	\$34.20
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$734.58

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS/US BANK	Unsecured	55,502.00	NA	NA	0.00	0.00
AFNI, INC.	Unsecured	587.00	NA	NA	0.00	0.00
American InfoSource LP as agent for Dire	Unsecured	0.00	587.14	587.14	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,200.00	433.86	433.86	0.00	0.00
Capital One Bank	Unsecured	471.00	489.44	489.44	0.00	0.00
Capital One Bank	Unsecured	304.00	304.08	304.08	0.00	0.00
Cavalry SPV I LLC	Unsecured	15,522.00	9,430.49	9,430.49	0.00	0.00
City of Chicago Department of Revenue	Unsecured	5,300.00	5,575.46	5,575.46	0.00	0.00
Comcast	Unsecured	199.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	986.00	1,084.35	1,084.35	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	199.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANT	Unsecured	618.00	NA	NA	0.00	0.00
EFS	Unsecured	0.00	10,191.98	10,191.98	0.00	0.00
EMCC Gateway Computers	Unsecured	2,394.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	327.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	212.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	102.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	544.00	NA	NA	0.00	0.00
Friend Family Health	Unsecured	468.00	NA	NA	0.00	0.00
GM Financial	Unsecured	8,029.00	NA	NA	0.00	0.00
I C SYSTEM INC	Unsecured	53.00	NA	NA	0.00	0.00
IC Systems	Unsecured	53.00	NA	NA	0.00	0.00
Illinois Lending Corporation	Unsecured	300.00	NA	NA	0.00	0.00
JVDB ASC	Unsecured	3,216.00	NA	NA	0.00	0.00
Mercy Medical Center	Unsecured	479.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	307.00	NA	NA	0.00	0.00
Payday One	Unsecured	500.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	746.00	746.36	746.36	0.00	0.00
Peritus Portfolio Services	Secured	8,303.00	8,928.37	8,303.00	67.94	52.48
Peritus Portfolio Services	Unsecured	NA	625.37	625.37	0.00	0.00
Resurgent Capital Services	Unsecured	318.00	318.00	318.00	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SIR Finance Corporation	Unsecured	2,000.00	3,800.74	3,800.74	0.00	0.00
SLSC/EFS	Unsecured	10,065.00	NA	NA	0.00	0.00
Speedy Cash	Unsecured	1,430.00	NA	NA	0.00	0.00
Sprint	Unsecured	1,100.00	NA	NA	0.00	0.00
TCF Bank	Unsecured	785.00	NA	NA	0.00	0.00
Texas Guaranteed Student Loan	Unsecured	25,370.00	7,952.69	7,952.69	0.00	0.00
United States Dept Of Education	Unsecured	0.00	12,025.88	12,025.88	0.00	0.00
United States Dept Of Education	Unsecured	15,600.00	5,001.52	5,001.52	0.00	0.00
University Pathologists	Unsecured	66.00	NA	NA	0.00	0.00
US Cellular	Unsecured	418.00	NA	NA	0.00	0.00
Women's Health Consultants	Unsecured	310.38	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,303.00	\$67.94	\$52.48
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,303.00	\$67.94	\$52.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,567.36	\$0.00	\$0.00

Disbursements:

Expenses of Administration	\$734.58
Disbursements to Creditors	<u>\$120.42</u>
TOTAL DISBURSEMENTS :	<u>\$855.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/14/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.